

At Diablo Valley Federal Credit Union

# YOUR MONEY MATTERS

April 2017

1051 A Detroit Avenue, Concord, CA 94518-2411

## Finally, an easy way to find scholarships.



over  
**\$50!**  
million

OVER \$50 MILLION  
IN SCHOLARSHIPS  
RAISED SO FAR

Scholly is the simple, comprehensive and accurate Scholarship matching platform that turns the long months of searching for free money for college into minutes. For current undergraduates, graduate students and high school seniors (or parents of those!) Scholly's patented Scholarship-matching engine delivers a smarter, targeted, and more personal list of Scholarship opportunities. Each Scholly account is easily accessible from mobile or web, and gives you access to management tools and scholarship essay resources to help you manage deadlines, track progress and win the money you deserve. The bottom line is that paying for college is hard. There is free money for college out there waiting to be won, and Scholly helps that money find you.

### Scholly Instructions:

Scholly normally costs \$2.99 to use, however as a member of DVFCU we have arranged for you to have **FREE access** to this App. You must follow the instructions below to receive the app free of charge.

#### iOS

- (1) Visit [app.myscholly.com/diablovalley](http://app.myscholly.com/diablovalley) (Important—iPhone users--do not download the app from the App Store until step #4)
- (2) Enter your email address, create password, and select 'sign up now'
- (3) Create a profile and start getting matched with millions in scholarships
- (4) Download the MyScholly app on your phone
- (5) Use the same login details to sign-in

#### Android

- (1) Download the MyScholly app from Google Play on your phone
- (2) Enter your free join code DVFCU
- (4) Enter your email address, create password, and select 'sign up now'
- (5) Create a profile and start getting matched with millions in scholarships



Your funds are insured  
up to \$250,000 by the National  
Credit Union Administration,  
a US government agency.

## Tell Your Family & Friends

Diablo Valley Federal Credit Union is open to eligible persons who live, worship, attend school or work in central Contra Costa County.

**Call 925-771-5600 for details.**



**The Best**  
Value - Confidence - Trust  
**Choice!**

### Location

1051 A Detroit Ave., Concord

### Hours

Mon. – Fri. 9 a.m. thru 5 p.m.; Sat. 9 a.m. thru 4 p.m.

### Phone Numbers

925-771-5600 | 925-771-LOAN | 1-800-375-6077

Watch for announcements and special events at [www.diablovalleyfcu.org](http://www.diablovalleyfcu.org).

# Required Annual Notice with respect to Credit Life and Disability Insurance:

NOTICE: This insurance may not cover an advance or charge under your credit line if your disability or death results from a condition for which you have seen a doctor or chiropractor in the six months before the advance or charge. Billy Davis.

## Your Access is Not Limited to One Branch or Our Standard Business Hours... Here are all the ways to access your account:

**E-Teller—log in through our website, [www.diablovalleyfcu.org](http://www.diablovalleyfcu.org)** If you have not signed up for E-Teller, give us a call at 925-771-5600 during business hours and we will get you enrolled.

**Our mobile banking app, SPRIG.** Sign up at [www.getsprig.com](http://www.getsprig.com) and take advantage of mobile access, including depositing checks with your smart phone!



**Telephone Teller: Call 877-811-8190.** If you have not used Telephone Teller previously, give us a call at 925-771-5600 during business hours and we will set up your PIN.

**Shared Branch Locations:** There are over 30,000 ATM's and 5,000 branch locations available through the CO-OP ATM and Shared branch network. Click on "Find a Branch" on the homepage of our website to find one near you. Araia Johnson.



**Shared Branch After Hours Call Center: 866-692-8669** to obtain balances and transfer money between accounts.

### Upcoming Holidays

**Memorial Day**  
Monday, May 29

**Independence Day**  
Tuesday, July 4

### Win \$25...Win \$25...Win \$25!

- Look for your name in this newsletter. Three member names, drawn at random are hidden. If you find yours, call us and win \$25! Marilyn Cooper.
- If you do not want your name to appear in the newsletter, please send a letter to DVFCU, 1051 A Detroit Avenue, Concord, CA 94518 or email to [info@diablovalleyfcu.org](mailto:info@diablovalleyfcu.org).
- Complete the quiz at the bottom of this page, return it to DVFCU and be entered into a drawing to win \$25. Be sure to include your name and phone number.

### Diablo Valley FCU Quiz

#### 1. Scholly is:

- A mapping service that will locate schools in your area
- A smart phone app that will match you with college scholarships based on your input
- A game show where students challenge each other
- A slang term for a 4.0 student

#### 2. Which of the following is available for you to access your account 24 hours a day, 365 days a year?

- Telephone Teller
- E-teller
- Sprig, our Mobile Banking App
- All of the above

#### 3. For my first-time access to E-Teller, I must:

- Simply log on and self-register
- Call the credit union at 925-771-5600 during business hours to complete the enrollment process
- Download the Scholly app
- Have an iPhone or Android smart phone

### Board of Directors

Chairman .....	Randall King
Vice Chairman .....	Greg Erickson
Treasurer .....	Bill Rodrigues
Secretary .....	Carole Kelsch
Member at Large .....	Dennis Horgan

### Supervisory Committee

Chair .....	Ellen Powell
Member .....	Debbie Daniels
Member .....	Jon Katayanagi
Member .....	Steve Comber

### Credit Union Staff

Chief Executive Officer .....	John Pamer
Operations Manager .....	Maria Lazo
Lending Manager .....	Maria Chavez
Accountant .....	Virginia Jacobson
Assistant Manager .....	Joel Hess
Financial Service Rep .....	Gina Galloway
Member Service Rep .....	Fernando Millanes
Member Service Rep .....	Bethany Robinson
Member Service Rep .....	Kyle Jacobson
Member Service Rep .....	Jessica Bermejo

### Savings Dividends

	APR	APY	Type
Shares/Club	.05%	.05%	Variable
Share Draft			non-interest bearing
IRA Shares	.05%	.05%	Variable

### Certificates – Regular and IRA Money Market Account

\$5 -\$9,999.99	.05%	.05%
\$10,000 -\$24,999.99	.07%	.07%
\$25,000 -\$49,999.99	.10%	.10%
\$50,000 -\$99,999.99	.12%	.12%
\$100,000 & up	.15%	.15%

### For \$1,000 to \$9,999 investments:

• 6 month	.09%	.10%	Fixed
• 1 year	.14%	.15%	Fixed
• 2 year	.19%	.20%	Fixed
• 3 year	.34%	.35%	Fixed

### For \$10,000 to \$100,000 investments:

• 6 month	.14%	.15%	Fixed
• 1 year	.19%	.20%	Fixed
• 2 year	.24%	.25%	Fixed
• 3 year	.39%	.40%	Fixed

### Loan Rates - APR

Vehicle/Motorcycle	2.49% to 15.99%
New/Used RV/Boat	7.75% to 9.75%
Signature	10.99% to 15.99%
Visa Credit Card	9.90% to 15.90%

### Share/Certificate Secured

Div. Rate + 2.50% Margin 0-60 months  
Div. Rate + 3.25% Margin 61-120 months

**Home Equity Loan** – Call for details  
Up to 80% LTV

### First Mortgages

Call 1-800-375-6077 for details

APR: Annual Percentage Rate

APY: Annual Percentage Yield

The above rates were effective as of 7/1/2015 and are subject to change without notice. Disclosures are available upon request. Call (925)771-5600.

National Mortgage Licensing System # 449497